

## ■ MOTOR VEHICLE INSURANCE CLAIM – Case File #MV-2025-1049

**Policyholder:** Michael R. Adams  
**Address:** 782 Elmwood Avenue, San Jose, CA 95126  
**Policy Number:** CA-892174-AUTO-2024  
**Insurer:** MetroSure Insurance Company  
**Date of Loss:** March 15, 2025  
**Claim Number:** CL-2025-1049

### SECTION 1 – Summary of Incident

On March 15, 2025, at approximately 6:45 PM, the insured vehicle — a 2022 Tesla Model Y Long Range — was involved in a rear-end collision on US-101 Northbound near Exit 388 (San Mateo Bridge). The accident occurred during heavy rain and low visibility conditions. Michael Adams reports being stationary in traffic when struck from behind by another vehicle (a 2018 Toyota Camry, driven by Lydia Cho). CHP attributed fault to Ms. Cho for following too closely.

### SECTION 2 – Damage Assessment

Inspection on March 18, 2025, by AutoSure Adjusters Inc. Damage includes cracked rear bumper, deformed crumple zone, misaligned trunk, damaged radar module, and shattered tail light assembly. Estimated repair cost: \$9,875.43 (Precision AutoWorks, San Jose).

### SECTION 3 – Policy Coverage Analysis

Policy CA-892174-AUTO-2024 provides coverage: Collision (\$1,000 deductible), Property Damage Liability (\$50,000), Bodily Injury (\$100,000 per person), and Rental Reimbursement (\$40/day, 30 days max).

### SECTION 4 – Medical & Bodily Injury Evaluation

Insured reported minor neck strain. Total medical expenses \$1,842.00, expected to be subrogated from at-fault driver's insurer (Highway Mutual Insurance).

### SECTION 5 – Subrogation and Liability Discussion

Primary fault assigned to Ms. Cho; comparative negligence of 10% on insured due to delayed braking (0.7s delay). MetroSure to recover 90% of damages under inter-insurer agreement dated April 2, 2025.

### SECTION 6 – Rental Vehicle Authorization

Rental authorized through Enterprise from March 17, 2025, for 12 days at \$38.50/day. Reimbursement total \$462.00.

## **SECTION 7 – Payment and Settlement Summary**

Repair: \$9,875.43, Medical: \$1,842.00, Rental: \$462.00, less deductible \$1,000. Total payout \$11,179.43 issued April 10, 2025.

## **SECTION 8 – Dispute and Reinvestigation**

Dispute filed May 2, 2025, contesting 10% comparative negligence. Supplemental review (Case ID: SR-2025-06) pending arbitration decision.

## **SECTION 9 – Notes and Internal Comments**

Adjuster: Emily Tran, Supervisor review April 15, 2025. Claim reopened for review; evidence inconclusive due to visibility issues.

## **SECTION 10 – Policy References**

Key clauses: §4.1 Collision Coverage, §5.2 Comparative Negligence, §7.2 Temporary Transportation.

## **ATTACHMENT A – Damage Cost Breakdown**

| Item                | Description                   | Estimated Cost (\$) |
|---------------------|-------------------------------|---------------------|
| Rear Bumper         | Cracked and detached          | 1,200.00            |
| Radar Module        | Water intrusion               | 850.00              |
| Trunk Alignment     | Off-center, needs realignment | 1,100.00            |
| Tail Light Assembly | Shattered                     | 700.00              |
| Paint Damage        | Rear quarter panel, liftgate  | 450.00              |